

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 12–20309–JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A Simon
60 Clover Hill Drive
Flanders, NJ 07836

Marlene Simon
aka Marlene Fredericks
60 Clover Hill Drive
Flanders, NJ 07836

Social Security No.:

xxx–xx–5646

xxx–xx–7112

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after July 7, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 7, 2017

JAN: smz

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Michael A Simon
Marlene Simon
DebtorsCase No. 12-20309-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb +Michael A Simon, Marlene Simon, 60 Clover Hill Drive, Flanders, NJ 07836-9513

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. Service for US Bank National Association as Trustee for Mastr Asset Backed Secrities Trust 2006-AB1 Mortgage Pass-Through Certificates Series 2006-AB1 nj.bkecf@fedphe.com

Brett L. Messinger on behalf of Interested Party Ocwen Loan Servicing, LLC
blmessinger@duanemorris.com, ltryon@duanemorris.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2004-1HE, Asset-Backed Certificates, Series 2004-1HE dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com

Jennifer R. Gorchow on behalf of Loss Mitigation Americas Servicing Company
nj.bkecf@fedphe.com

Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2004-1HE, Asset-Backed Certificates, Series 2004-1HE jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Stuart D. Gavzy on behalf of Debtor Michael A Simon stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com, sstern@gavzylaw.com, gavzyecf@gmail.com, stuart@ecf.courtdrive.comStuart D. Gavzy on behalf of Joint Debtor Marlene Simon stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com, sstern@gavzylaw.com, gavzyecf@gmail.com, stuart@ecf.courtdrive.com

TOTAL: 9